

NATIONAL FLOOD INSURANCE PROGRAM

# MEDIA TOOLKIT



FEMA



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# TABLE OF CONTENTS

|                                    |          |
|------------------------------------|----------|
| <b>Backgrounder .....</b>          | <b>3</b> |
| <b>Fast Facts .....</b>            | <b>4</b> |
| <b>Myths vs. Facts .....</b>       | <b>6</b> |
| <b>Logo Usage Guidelines .....</b> | <b>8</b> |
| <b>Resources .....</b>             | <b>9</b> |



## NATIONAL FLOOD INSURANCE PROGRAM

# BACKGROUND

The following background includes information and resources about the National Flood Insurance Program (NFIP).

### ABOUT THE NFIP

Floods can happen anytime, and most property insurance policies don't cover flood damage. As such, it's important for Americans to protect their most important financial assets—their homes, businesses and possessions.

The National Flood Insurance Program (NFIP) was established by Congress on August 1, 1968 with the passage of the National Flood Insurance Act (NFIA) of 1968. Managed by FEMA, this program enables property owners and renters in participating communities to purchase insurance against flood losses in exchange for those communities adopting and enforcing regulations to reduce flood damage.

**The NFIP has received more than 2.5 million claims throughout its history and today protects over \$1.3 trillion in assets for nearly 5 million policyholders.**

An NFIP flood insurance policy can cover a building, the contents in a building or both. Policies are available in more than 22,500 communities across the country, ranging from low- to moderate- to high-risk areas.

To purchase flood insurance, property owners, renters and business owners can call their insurance company or insurance agent. The same person who sells their home or auto insurance will most likely sell them a flood insurance policy—if they participate in the Write Your Own (WYO) program. Consumers can also buy a policy through NFIP Direct.

The NFIP offers a wide range of publications, videos, graphics and online tools to help policyholders, agents and other stakeholders. Digital resources can be downloaded and certain print publications can be ordered—for free—from the [NFIP Resource Library](#). If consumers need help finding a provider, they can visit [floodsmart.gov/find](https://floodsmart.gov/find) or call the FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center at **877-336-2627**.

# FAST FACTS

Managed by FEMA, the NFIP provides people with flood insurance through both the federal program and private insurance companies to help reduce the financial risk of flooding. Here are some key facts and figures about the program:

## NFIP POLICY COVERAGE LIMITS

Homeowners, renters and businesses are covered by the NFIP, with coverage limits as follows:



### HOMEOWNERS

**Building:** \$250,000  
**Contents:** \$100,000



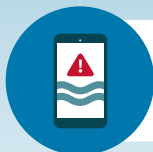
### RENTERS

**Building:** N/A  
**Contents:** \$100,000



### BUSINESSES

**Building:** \$500,000  
**Contents:** \$500,000



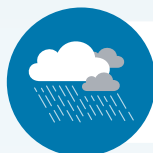
## NEW STORM RECORDS

- The 2020 hurricane season surpassed 2005 as the **most active tropical storm season**, resulting in 30 named storms.
- 2021 was the third most active year recorded in history.
- We saw 2022 storm predictions match the number of storms experienced.



## POLICY WAITING PERIOD

- Damage caused by flooding already in progress prior to the purchase of a policy may not be covered.
- There is a **30-day waiting period** for a typical NFIP policy to go into effect.
- It's best to buy flood insurance before it's needed.



## CHANGING WEATHER PATTERNS

- Storms are becoming more frequent, severe and destructive—**this is our new normal**.
- Combating the damage of intensifying, frequent storms requires increased awareness and mitigation.
- New land use and community development are constantly affecting how water flows and drains.



## FLOOD RISK

- Between 1996 and 2019, 99% of U.S. counties were impacted by a flooding event.
- About 40% of NFIP flood insurance claims come from outside of high-risk flood zones.
- Flood insurance rates are determined **based on each individual property's characteristics**, including the flood frequency, elevation, distance from a water source and cost to rebuild.



## IMPORTANCE OF FLOOD INSURANCE

- Flooding is the most common and costly natural disaster in the U.S.
- Most homeowners, commercial and renters insurance policies do not cover flood damage.
- Policyholders can kick-start recovery with **advance payments up to \$20,000** before an adjuster inspects the property.



## NFIP BY THE NUMBERS

- The NFIP protects nearly **5 million policyholders** in more than **22,500 communities** across all 50 states and six territories.
- The NFIP has an **\$18.3 billion capacity to pay claims**, alongside FEMA which has \$2.5 billion of total reinsurance coverage for qualifying NFIP flood losses from a single event.
- More than **1,500 communities** opt into the Community Rating System (CRS), implementing mitigation, floodplain management and outreach activities that exceed minimum NFIP requirements. These communities account for over 70% of all NFIP policies, with more than **3.6 million policyholders**.



## THE COST OF FLOODING

- On average, flooding causes more than **\$5 billion in damage** nationwide each year.
- In 2022, the NFIP validated over **54,000 claims** which provided more than **\$1.6 billion in policy coverage**. Hurricane Ian alone resulted in more than 46,000 claims and \$1.5 billion in policy coverage.
- From 2016–2021, flood insurance policyholders received an **average claim payment of \$68,000**, which never has to be repaid.

# MYTHS VS. FACTS



## MYTH

## FACT



**I do not need flood insurance because homeowners, commercial property and renters insurance policies cover flooding.**

Unfortunately, most homeowners, commercial property and renters policies do not cover damage due to flooding. Flood insurance must be purchased separately for damage directly caused by a flood to be covered.

**Flood insurance is available only to homeowners.**

Renters and business owners can get flood insurance, too. Flood insurance is available to protect homes, condominiums, apartments, non-residential buildings, commercial structures and their contents. Renters can purchase an NFIP policy to cover their personal property and contents lost or damaged during a flood event.

**You cannot buy flood insurance if your property has previously flooded.**

Flood history does not affect the ability to purchase NFIP coverage. In almost all cases, you are still eligible to purchase flood insurance, provided your community participates in the NFIP.

However, if you have been offered mitigation assistance or been told to elevate your property by the community and have not done so, flood insurance may be denied for that address. In this instance, NFIP coverage is not available for current or future owners who do not mitigate.

**Flood Insurance must be purchased through the NFIP directly.**

The NFIP is managed by FEMA, and flood insurance is delivered to the public via NFIP Direct and a network of approximately 50 Write Your Own (WYO) insurance companies. Most NFIP policies are sold and serviced by WYO companies. These are the same companies and agents that sell and service your home or auto insurance policies. If you need help finding a provider, visit [floodsmart.gov/find](https://floodsmart.gov/find) or call **877-336-2627**.

**My flood insurance policy is effective immediately upon purchase.**

NFIP policies typically take 30 days to go into effect from the time of purchase. If a policy is purchased immediately before or after a flood event, it is unlikely that the policy will cover the damages from the flood. There are a few exceptions that reduce or eliminate the waiting period, which you can read about at [floodsmart.gov/policy-terms](https://floodsmart.gov/policy-terms).

**I live in a low-risk flood zone or an area that has not previously flooded, so I do not need flood insurance. Only residents in high-risk flood zones need to insure their properties.**

Your flood zone is not the only factor that determines flood risk. Many other factors such as recent construction, fires, a breached dam or oversaturated land can lead to flooding. All 50 states have experienced recent flood events, and more than 40% of NFIP claims come from outside high-risk flood zones.

**My flood insurance covers damage to my car.**

Your flood insurance policy insures your covered building and contents within your building but not damage to your car. For the broadest possible coverage, you should confirm your auto insurance covers flood damage.

 **MYTH**
**FACT** 

**Flood insurance does not cover damage to basements.**

The NFIP covers some damage to basements and their contents caused by flooding, but coverage is limited. Basement coverage under an NFIP policy includes certain building materials, cleanup expenses and items used to service the building. Personal property coverage (contents coverage) is limited to washers and dryers, air conditioning units (portable or window type) and food freezers and the food in them. The policy does not cover other contents in a finished basement. Coverage is also not applicable for improvements such as finished walls, ceilings, floors, built-in fixtures or cabinets. Refer to your policy for more information on basement coverage limitations.

**All water damage to your home is covered under the NFIP.**

Federal flood insurance covers damage caused by water entering your home from the ground up (excluding water table issues or under the surface water issues) because of storm surge, heavy rainfall or the overflow of a body of water, such as a lake or river. Flooding that results from wind-driven rain is not covered by the NFIP. Sump, sump pump and sewer backup is not covered unless the backup is a direct result of a flood.

**My homeowner or commercial insurance covers “named storms,” so I am covered for flooding resulting from a “named storm.”**

Most homeowners and commercial insurance policies do not cover flood damage resulting from a “named storm,” such as a hurricane. Flood insurance is the best way to protect the life you’ve built from flood damage. If you are impacted by a “named storm” that resulted in flood damage along with other types of damage (such as wind-related damage) to your property, you must file both a flood insurance claim and a homeowners or commercial insurance claim.

To best prepare for your adjuster’s visit, document all the damage through pictures and videos as the adjuster will seek to differentiate between flood and non-flood damage. For more information, visit [agents.floodsmart.gov/wind-vs-water-damage-fact-sheet](https://agents.floodsmart.gov/wind-vs-water-damage-fact-sheet).

**Flood insurance is unnecessary because survivors can apply for and receive federal disaster assistance.**

Disaster assistance is not a substitute for flood insurance. FEMA Individual Assistance (IA) typically provides limited compensation to cover very basic needs and is available only when a disaster is formally declared by the President. Individual Assistance payments are intended to meet survivors’ basic needs and supplement other disaster recovery efforts. Most residents must pay out of pocket or take out loans to fully repair or replace their property without flood insurance. Another type of federal disaster assistance is a U.S. Small Business Administration (SBA) loan. Unlike claims payments for flood insurance, SBA loans must be repaid. If you are uninsured and receive federal disaster assistance after a flood, you may have to purchase flood insurance and maintain coverage without a lapse in order to remain eligible for future disaster relief.

**I will be denied federal disaster assistance (FEMA Individual Assistance) if I have homeowners, commercial property, renters or flood insurance.**

You are still eligible to apply for federal disaster assistance even if you have flood insurance. Although you will initially receive a denial, you can appeal it for the amount not covered by your insurance policy. Having the right insurance coverage, including flood, homeowners, commercial property or renters insurance, is the best way to ensure you can restore your property to its pre-disaster condition.

**There is no process for getting additional funds if I am not satisfied with my claim payment.**

You may submit an appeal if your insurer denies all or part of your claim in writing. If you wish to file an appeal, you must do so within 60 days of the date written on the denial letter. There is no fee for filing an appeal, and there is not a need for a third party to represent the policyholder.

# NATIONAL FLOOD INSURANCE PROGRAM LOGO USAGE GUIDELINES

## USING FEMA & NFIP LOGOS

As the most recognizable element of our brand identity, we ask news and media members to use only approved logos and brand assets when discussing the NFIP.

### FEMA/NFIP LOGO LOCKUP

The FEMA logo must sit directly to the right of the U.S. Department of Homeland Security (DHS) seal. The NFIP logo should be placed to the right of the FEMA lockup with ample white space between the logos.

- **Minimum Size:** 2" (width)
- **Condensed Digital Size:** 25px minimum



### NFIP LOGO

In general, the NFIP logo should always be used in conjunction with the FEMA logo. The NFIP logo should only be used independently when the FEMA lockup cannot be used due to limited spacing/design requirements.

- **Minimum Size:** 0.75" (width)



## ADDITIONAL GUIDELINES FOR LOGO USAGE

### Selecting a Logo Version

- Place full-color versions on white or light-colored backgrounds.
- Place color-knockout versions on dark-colored backgrounds only.
- Use black-and-white versions only in black-and-white distributions.
- When placing logos on top of photography, make sure the logo is clearly visible.

### Modifications

- Never reconfigure elements of the logo or change the wording.
- Do not use alternative fonts, graphical elements or color schemes for the logo.
- Do not place the logo on densely patterned backgrounds.
- Do not stretch or physically alter the proportions of the logo.



Full-color logo on light background



100% black logo on white background



Color-knockout logo on dark background



100% white logo on top of photograph

## RESOURCES

|   |  |
|---|--|
| <b>floodsmart.gov</b><br><a href="#">English site</a>   <a href="#">Spanish site</a>                            | Website for consumers with information on the NFIP and flood insurance.  |
| <b>floodsmart.gov/definitions</b><br><a href="#">English site</a>   <a href="#">Spanish site</a>                | Page on <a href="#">floodsmart.gov</a> with common words and phrases related to the NFIP.  |
| <b>agents.floodsmart.gov</b><br><a href="#">English site</a>  | Website specifically for flood insurance agents with information on policies, assisting clients before and after flooding events, selling the NFIP product and more.   |
| <b>agents.floodsmart.gov/resourcelibrary</b><br><a href="#">English site</a>                                    | A collection of publications in multiple languages to help agents explain flood risk and drive flood insurance policy sales.   |
| <b>fema.gov/nfip</b><br><a href="#">English site</a>   <a href="#">Spanish site</a>                             | An overview of the NFIP, including its history, rules and legislation.   |
| <b>FEMA Office &amp; Leadership</b><br><a href="#">English site</a>   | Page on <a href="#">fema.gov</a> with leadership directory and staff biographies.  |
| <b>David Maurstad Bio</b><br><a href="#">English site</a>   | Biography for the Deputy Associate Administrator, Resilience and Senior Executive of the NFIP. Maurstad leads the largest single-peril insurance operation in the world providing nearly 5 million U.S. policyholders. |
| <b>Why Do I Need Flood Insurance</b><br><a href="#">English version</a>   <a href="#">Spanish version</a>       | Brochure with an overview of the benefits and value of flood insurance.  |
| <b>Flood Insurance for Renters</b><br><a href="#">English version</a>   <a href="#">Spanish version</a>         | Brochure with details on how renters can insure their belongings against flood damage.   |
| <b>Understanding Flood Loss Avoidance</b><br><a href="#">English version</a>   <a href="#">Spanish version</a>  | Flyer explaining steps policyholders can take to protect their property and belongings before a flood occurs.  |
| <b>Coming Home After a Flood</b><br><a href="#">English version</a>   <a href="#">Spanish version</a>           | Infographic outlining next steps survivors can take after suffering flood damage.  |
| <b>How to File a Flood Insurance Claim</b><br><a href="#">English version</a>   <a href="#">Spanish version</a> | Infographic describing the process to file a flood insurance claim following a flood.  |
| <b>Who's Knocking at Your Door?</b><br><a href="#">English version</a>   <a href="#">Spanish version</a>        | Infographic detailing the types of professionals a policyholder should expect to be in contact with following a flood.   |
| <b>Protect the Life You've Built</b><br><a href="#">English version</a>   <a href="#">Spanish version</a>       | Brochure promoting flood insurance coverage to homeowners, business owners and renters.  |



## ADDITIONAL GUIDANCE AND CONTACT INFORMATION

To find a flood insurance provider, use the NFIP's online tool at [floodsmart.gov/flood-insurance/providers](https://floodsmart.gov/flood-insurance/providers).

Visit the Flood Insurance Advocate page at [fema.gov/flood-insurance/advocate](https://fema.gov/flood-insurance/advocate) to learn more about fair treatment of policyholders and property owners.

At [floodmaps.fema.gov/fhm/fmx\\_main.html](https://floodmaps.fema.gov/fhm/fmx_main.html), Customer Care Center specialists can help with questions about flood mapping and insurance. Contact FEMA Mapping and Insurance eXchange (FMIX) directly at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov) or calling **877-336-2627**.

Please contact a representative from FEMA's External Affairs department at **202-646-3272** for media inquiries. Their hours are 8 a.m. to 5 p.m. ET Monday through Friday.

If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.